

1628
K204

EVERY RATE INTEREST TABLE.

COMPILED AND PUBLISHED BY

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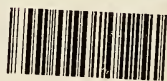
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EXPLANATORY.

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This is a new departure in Interest Tables. The necessity of separate tables for different rates per cent is avoided. The Table consists of 360 lines, one for every term of days, or combination of months and days, in a year.

ALL THE TABULAR NUMBERS REPRESENT CENTS, but the HEAVY FIGURES represent ANNUAL INTEREST and the SMALL FIGURES represent the CORRESPONDING INTEREST FOR THE FRACTIONAL PART OF A YEAR OPPOSITE TO WHICH THEY STAND.

USE THE TABLE AS FOLLOWS:

FIND THE ANNUAL INTEREST ON THE GIVEN PRINCIPAL, THEN FROM THE LINE OPPOSITE THE GIVEN MONTHS AND DAYS TAKE THE SMALL FIGURES UNDER THE COMPONENT PARTS OF THE ANNUAL INTEREST AS FOUND IN LARGE TYPE—THE SUM OF WHICH WILL BE THE REQUIRED INTEREST.

Examples.—Required the interest on \$ 7500 for 4m, 13d, @ 4 per cent ?
Annual interest is 30000 cents.

Under 30000 in heavy type and opposite 4m, 13d, (page 7) is 11083=\$110.83= required interest.

Required the interest on \$ 550 for 10m, 16d, @ 7 per cent ?
Annual interest is 3850 cents.

Under 3000 in heavy type (page 13 first line) find	2633—3
“ 800 “ “ “ “ “ “	“ 702—2
“ 50 “ “ “ “ “ “	“ 43—8
Required interest,	<u>33.79</u>

(See other examples on following Page.)

N. B. This Table is also a very complete and accurate 1 per cent table, especially adapted to the purpose of averaging accounts and if used as such the heavy faced type must be treated as Dollars of principal, and the small type as cents of interest fully explained on page 9.

TABLE GIVING ANNUAL INTEREST IN CENTS.



3 Per Cent	{	1000 3000	2000 6000	3000 9000	4000 12000	5000 15000	6000 18000	7000 21000	8000 24000	9000 27000
4 Per Cent	{	1000 4000	2000 8000	3000 12000	4000 16000	5000 20000	6000 24000	7000 28000	8000 32000	9000 36000
5 Per Cent	{	1000 5000	2000 10000	3000 15000	4000 20000	5000 25000	6000 30000	7000 35000	8000 40000	9000 45000
6 Per Cent	{	1000 6000	2000 12000	3000 18000	4000 24000	5000 30000	6000 36000	7000 42000	8000 48000	9000 54000
7 Per Cent	{	1000 7000	2000 14000	3000 21000	4000 28000	5000 35000	6000 42000	7000 49000	8000 56000	9000 63000
8 Per Cent	{	1000 8000	2000 16000	3000 24000	4000 32000	5000 40000	6000 48000	7000 56000	8000 64000	9000 72000

N. B.—The heavy figures represent *Dollars* of Principal ; the small, *Cents* of interest. For example the interest, for one year, @ 3 per cent on \$ 200 is 600 cents. On \$ 750 is $2100 + 150 = 2250$ cents.

Examples—(continued.)

Interest on \$ 500 for 1m, 4d, @ 3 per cent ?

Annual interest is 1500 cents.

Page 5 opposite 1m, 4d, for 1000 take 94—4

“ 500 “ 47—2

1.42=Required interest.

Interest on \$ 950, for 1y, 1m, 13d, @ 4 per cent ?

Annual interest is 3800 cents.

Page 5 opposite 1m, 13d, for 3000 take 358—3

“ 800 “ 95—5

42.54=Required interest.

Interest on \$ 750 for 22d, @ 6 per cent ?

Annual interest is 4500 cents.

Page 5 opposite 22d, for 4000 take 244—4

“ 500 “ 30—5

2.75=Required Interest.

Interest on \$6000 for 7 days @ 8½ per cent ?

Annual interest is 51000 cents.

Page 5 opposite 7d, for 50000 take 972

“ 1000 “ 19

9.91=Required interest.

M&D.	D.	1	2	3	4	5	6	7
1-16	46	0	0	0	0	0	0	0
1-17	47	1	2	0	0	0	0	0
1-18	48	1	0	0	0	0	0	0
1-19	49	0	0	0	0	0	0	0
1-20	50	1	0	0	0	0	0	0
1-21	51	1	1	0	0	0	0	0
1-22	52	1	0	0	0	0	0	0
1-23	53	1	1	0	0	0	0	0
1-24	54	1	4	0	0	0	0	0
1-25	55	0	0	0	0	0	0	0
1-26	56	1	5	0	0	0	0	0
1-27	57	1	5	0	0	0	0	0
1-28	58	1	0	0	0	0	0	0
1-29	59	1	6	0	0	0	0	0
2-0	60	1	6	0	0	0	0	0
2-1	61	1	0	0	0	0	0	0
2-2	62	1	1	0	0	0	0	0
2-3	63	1	1	0	0	0	0	0
2-4	64	1	0	0	0	0	0	0
2-5	65	1	1	0	0	0	0	0
2-6	66	1	8	0	0	0	0	0
2-7	67	1	0	0	0	0	0	0
2-8	68	1	8	0	0	0	0	0
2-9	69	1	1	0	0	0	0	0
2-10	70	1	0	0	0	0	0	0
2-11	71	1	9	0	0	0	0	0
2-12	72	1	2	0	0	0	0	0
2-13	73	1	0	0	0	0	0	0
2-14	74	1	2	0	0	0	0	0
2-15	75	1	0	0	0	0	0	0
2-16	76	1	0	0	0	0	0	0
2-17	77	1	1	0	0	0	0	0
2-18	78	1	2	0	0	0	0	0
2-19	79	1	0	0	0	0	0	0
2-20	80	1	1	0	0	0	0	0
2-21	81	1	2	0	0	0	0	0
2-22	82	1	0	0	0	0	0	0
2-23	83	1	2	0	0	0	0	0
2-24	84	1	3	0	0	0	0	0
2-25	85	1	0	0	0	0	0	0
2-26	86	1	3	0	0	0	0	0
2-27	87	1	4	0	0	0	0	0
2-28	88	1	0	0	0	0	0	0
2-29	89	1	4	0	0	0	0	0
3-0	90	1	5	0	0	0	0	0

M&D.	D.	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-1	91	2	2	5	2	5	5	1	1	7	7	7	7	1	1	1	1	2	2	2	2	6	5	5	5	1	1	1	1	8	8	8	8	8	8	8	
3-2	92	2	2	5	5	5	5	1	1	7	7	7	7	1	1	1	1	2	2	2	2	6	5	5	5	1	1	1	1	8	8	8	8	8	8	8	
3-3	93	2	2	5	5	5	5	1	1	7	7	7	7	1	1	1	1	2	2	2	2	6	5	5	5	1	1	1	1	8	8	8	8	8	8	8	
3-4	94	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-5	95	2	2	6	6	3	5	0	0	7	8	0	0	1	0	0	0	1	3	3	3	1	6	6	6	1	1	1	1	8	8	8	8	8	8	8	
3-6	96	2	2	6	6	3	5	0	0	7	8	0	0	1	0	0	0	1	3	3	3	1	6	6	6	1	1	1	1	8	8	8	8	8	8	8	
3-7	97	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-8	98	2	2	6	7	2	5	0	0	7	8	0	0	1	0	0	0	1	3	3	3	1	6	6	6	1	1	1	1	8	8	8	8	8	8	8	
3-9	99	2	2	6	7	2	5	0	0	7	8	0	0	1	0	0	0	1	3	3	3	1	6	6	6	1	1	1	1	8	8	8	8	8	8	8	
3-10	100	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-11	101	2	2	7	7	8	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-12	102	2	2	8	3	3	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-13	103	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-14	104	2	2	3	6	8	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-15	105	2	2	3	6	8	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-16	106	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-17	107	2	2	9	4	4	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-18	108	3	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-19	109	3	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-20	110	3	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-21	111	3	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-22	112	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-23	113	3	1	1	1	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-24	114	3	1	1	1	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-25	115	3	2	1	9	4	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-26	116	3	2	2	2	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-27	117	3	2	5	0	0	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-28	118	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
3-29	119	3	2	7	8	0	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-0	120	3	3	3	0	6	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-1	121	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-2	122	3	3	3	8	9	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-3	123	3	4	1	7	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-4	124	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-5	125	3	4	4	4	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-6	126	3	4	7	2	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-7	127	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-8	128	3	5	2	8	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-9	129	3	5	5	6	3	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-10	130	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-11	131	3	6	1	1	2	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-12	132	3	6	6	7	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-13	133	1	0	0	0	2	0	0	0	3	0	0	0	4	0	0	0	5	0	0	0	6	0	0	0	7	0	0	0	8	0	0	0	9	0	0	0
4-14	134	3	6	9	4	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
4-15	135	3	7	5	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0

EXPLANATIONS AND EXAMPLES FROM OPPOSITE PAGE (8).

Interest is found in *Cents* under and to the left of the component parts of the principal which is found in *Dollars* in large type.

Thus the interest at 1 per cent, for 4 months 16 days—

On \$	9	is	\$	0.03.40
"	90	"	"	.34.00
"	8,000	"	"	30.22.2
"	70,000	"	"	264.44.
"	6	"	"	.02.26
"	500	"	"	1.88.89
"	40	"	"	.15.11
"	3	"	"	.01.13
"	20,000	"	"	75.56.
"	1	"	"	.00.37
\$98,649				\$372.67.36

The above is to illustrate the mode of writing off interest. Note, that the decimals of a cent should be recognized, so as to insure perfect accuracy when the 1 per cent. interest is multiplied for higher rates.

Let us take the aggregate principal above, and find the interest at 1 per cent. for 4 months 16 days.

On \$	98,000	is	\$	340.00
"	8,000	"	"	30.22.2
"	600	"	"	2.26.6
"	40	"	"	.15.1
"	9	"	"	.03.4

Interest on **98,649**... is... **\$372.67**

What is the interest on \$675.00 for 4 months 25 days at 3% per cent?

For \$	600	is	\$	2.41.67
"	70	"	"	.28.19
"	5	"	"	2.01

2.71.8 interest at 1 per cent.
3%

4	8.15.4
	2.3.8

\$10.19 interest at 3% per cent.

It is unnecessary to point out the cases where the figures in the "D" column should be used as *Dollars*, and the heavy type, **10000 20000**, etc., as *Days*. They should be so used when the principal does not exceed \$360, and in many other cases: Thus:

Interest on \$141 for	90	days is	\$	0.35.2
"	145	"	"	0.32.2
"	155	"	300	"
"	150	"	40	"
				1.29.1
				1.73.3

In this last example we find for \$156, and mentally multiply the result by 10.

The interest on \$785 for 83 days is found as follows:

Divide 785 by 5, and we have 157.

Interest on \$157 for	80	days is	.	34.88
"	"	"	3	"
				.01.30
				.36.18
				5

1.80.90 say \$1.81

The same, using "D" as *Days*, would be as follows:

(Page 6) Interest on \$700 for	83	days is	\$	1.61.3
"	80	"	"	.18.4
"	5	"	"	.01.1

\$1.81.

M&D.	D.	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
7-16	226	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-17	227	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-18	228	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-19	229	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
7-20	230	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-21	231	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-22	232	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
7-23	233	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-24	234	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-25	235	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
7-26	236	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-27	237	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
7-28	238	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
7-29	239	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-0	240	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-1	241	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-2	242	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-3	243	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-4	244	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-5	245	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-6	246	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-7	247	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-8	248	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-9	249	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-10	250	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-11	251	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-12	252	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-13	253	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-14	254	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-15	255	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-16	256	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-17	257	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-18	258	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-19	259	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-20	260	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-21	261	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-22	262	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-23	263	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-24	264	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-25	265	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-26	266	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-27	267	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-28	268	1	0	0	0	0	2	1	2	3	4	5	6	7	8	9	0
8-29	269	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1
8-30	270	6	3	3	6	6	1	1	1	1	1	1	1	1	1	1	1

M.D.	D.
10-16	316
10-17	317
10-18	318
10-19	319
10-20	320
10-21	321
10-22	322
10-23	323
10-24	324
10-25	325
10-26	326
10-27	327
10-28	328
10-29	329
11-0	330
11-1	331
11-2	332
11-3	333
11-4	334
11-5	335
11-6	336
11-7	337
11-8	338
11-9	339
11-10	340
11-11	341
11-12	342
11-13	343
11-14	344
11-15	345
11-16	346
11-17	347
11-18	348
11-19	349
11-20	350
11-21	351
11-22	352
11-23	353
11-24	354
11-25	355
11-26	356
11-27	357
11-28	358
11-29	359
12-0	360

Kelso's Formula (Table X) for deducing "365" from "360" Interest.

100	200	300	400	500	600	700	800	900
9863	19726	29589	39452	49315	59178	69041	78904	88767

The figures in the upper line denote *Dollars*, those in the lower line, *Cents*.

For the *Dollars* of "360" interest, found in the upper line, substitute the *Cents* immediately under, and to the left of its component parts. Thus "360" interest on \$9,800 for 11 m. 26d., @ 10% is \$969.11. Interest on the basis of 365 days to the year is deduced from it, as follows:

For 900 substitute 887.67.
 " 60 " 59.17.8
 " 9 " 8.87.6
 Add the odd cents, .11. = 955.83

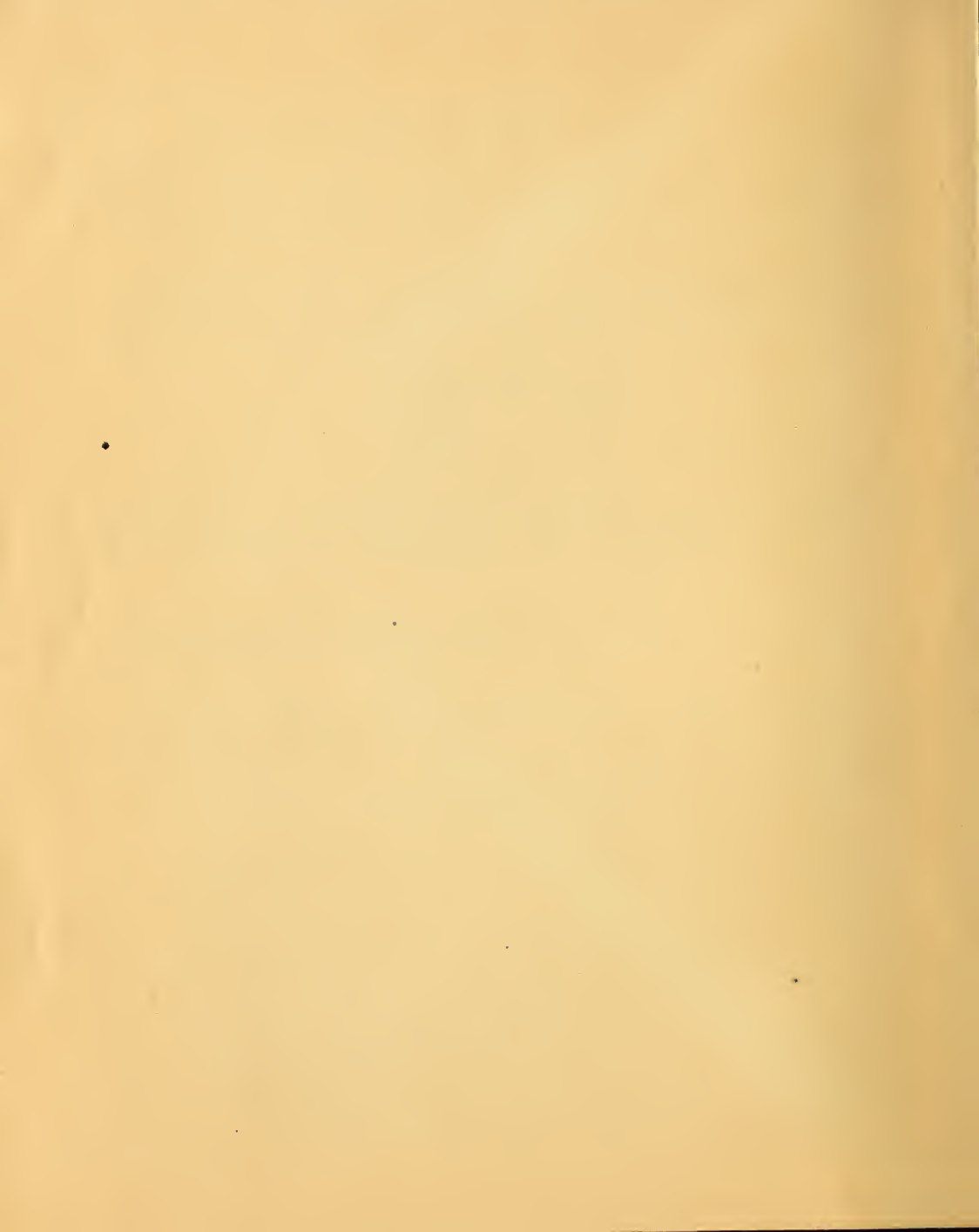
N. B.—The above table will convert Interest computed at any rate per cent. on the basis of 360 days to the year, into what would have been found if computed on the basis of 365 days to the year, rendering unnecessary tables computed on that basis.



The following had reference to "Perfect Interest Tables," by same author, compiled on same system.

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